

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MARK J ESPOSITO
TRACY L ESPOSITO
Debtor(s)

Case No. 09-10504

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/26/2009.
- 2) The plan was confirmed on 07/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 11/30/2011.
- 6) Number of months from filing to last payment: 30.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,800.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$38,889.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$38,889.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,480.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,023.74
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,503.74**

Attorney fees paid and disclosed by debtor: \$2,020.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACA RECOVERY INC	Unsecured	161.20	NA	NA	0.00	0.00
BAC HOME LOAN SERVICING LP	Secured	5,722.10	5,722.10	5,722.10	5,722.10	0.00
BAC HOME LOAN SERVICING LP	Secured	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	17,545.00	16,873.96	16,873.96	8,333.75	1,628.98
CBCS	Unsecured	NA	424.29	424.29	70.74	0.00
CENTEGRA NORTHERN ILLINOIS ME	Unsecured	190.43	305.43	305.43	47.74	0.00
COMMUNITY TRUST CREDIT UNION	Unsecured	NA	454.37	454.37	71.03	0.00
COMMUNITY TRUST CREDIT UNION	Secured	15,411.00	13,908.27	13,908.27	7,561.96	1,296.81
COMMUNITY TRUST CREDIT UNION	Unsecured	7,109.00	NA	NA	0.00	0.00
COMMUNITY TRUST CREDIT UNION	Unsecured	475.00	NA	NA	0.00	0.00
COMMUNITY TRUST CREDIT UNION	Unsecured	991.00	NA	NA	0.00	0.00
COMMUNITY TRUST CREDIT UNION	Unsecured	1,005.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	12,229.00	13,775.30	13,775.30	2,438.75	0.00
DIVERSIFIED CONSULTANTS	Unsecured	916.98	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	5,301.00	6,109.24	6,109.24	1,081.57	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	744.00	1,256.29	1,256.29	222.40	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,074.00	5,716.58	5,716.58	1,012.04	0.00
ECMC	Unsecured	NA	0.00	0.00	0.00	0.00
ECMC	Unsecured	NA	0.00	0.00	0.00	0.00
EVANSTON NORTHWESTERN HEALT	Unsecured	2,795.21	NA	NA	0.00	0.00
GOOD SHEPHERD HOSPITAL	Unsecured	450.40	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	3,251.00	4,156.23	4,156.23	735.81	0.00
MEDICAL RECOVERY SPECIALISTS	Unsecured	145.00	NA	NA	0.00	0.00
NORTHWEST COMMUNITY HOSPITA	Unsecured	174.60	NA	NA	0.00	0.00
NORTHWEST RADIOLOGY ASSOC	Unsecured	12.74	NA	NA	0.00	0.00
PODIATRIC MANAGEMENT SYSTEMS	Unsecured	186.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,723.00	6,485.90	6,485.90	1,148.25	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	20,092.00	22,400.03	22,400.03	3,965.65	0.00
RESURRECTION HEALTHCARE	Unsecured	145.00	NA	NA	0.00	0.00
THE CHILDRENS HEALTH CENTER	Unsecured	305.00	305.00	305.00	47.68	0.00
TRI COUNTY EMERGENCY PHYSICIA	Unsecured	16.96	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VAN RU CREDIT	Unsecured	190.43	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,722.10	\$5,722.10	\$0.00
Debt Secured by Vehicle	\$30,782.23	\$15,895.71	\$2,925.79
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$36,504.33	\$21,617.81	\$2,925.79
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$61,388.66	\$10,841.66	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,503.74</u>
Disbursements to Creditors	<u>\$35,385.26</u>
TOTAL DISBURSEMENTS :	<u>\$38,889.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/19/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.